

The Securities and Exchange Commission has not necessarily reviewed the information in this filing and has not determined if it is accurate and complete.

The reader should not assume that the information is accurate and complete.

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549  
**FORM 13F**

OMB APPROVAL

OMB Number:	3235-0006
Estimated average burden	
hours per response:	23.8

**FORM 13F COVER PAGE**

Report for the Calendar Year or Quarter Ended: 03-31-2025

Check here if Amendment  Amendment Number:  
This Amendment (Check only one.):  is a restatement.  
 adds new holdings entries.

**Institutional Investment Manager Filing this Report:**

Name: Atlantic Union Bankshares Corp  
Address: 4300 Cox Road  
Glen Allen, VA 23060  
Form 13F File Number: 028-16124  
CRD Number (if applicable):  
SEC File Number (if applicable):

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Robert M. Gorman  
Title: Executive Vice President and Chief Financial Officer  
Phone: 804-633-5031

**Signature, Place, and Date of Signing:**

/s/ Robert M. Gorman Richmond, VA 05-05-2025  
[Signature] [City, State] [Date]

**Report Type (Check only one.):**

13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)  
 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)  
 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

**Form 13F Summary Page**

**Report Summary:**

Number of Other Included Managers: 1  
Form 13F Information Table Entry Total: 640  
Form 13F Information Table Value Total: 1,652,957,046  
(round to nearest dollar)

**List of Other Included Managers:**

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

No.	Form 13F File Number	Name
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1		<a href="#">Atlantic Union Bankshares Corp</a>
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**FORM 13F INFORMATION TABLE**

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
				SHRS OR	SH/	PUT/			INVESTMENT	OTHER	VOTING AUTHORITY
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (x\$1000)	PRN AMT	PRN	CALL	DISCRETION	MANAGER	SOLE	SHARED	NONE
AMAZON COM INC COM	Stock	023135106	375,573	1,974	SH		OTR	1	0	1,974	0
AMAZON COM INC COM	Stock	023135106	11,366,132	59,740	SH		SOLE	1	59,740	0	0
INVESCO QQQ TRUST SERIES I	ETF	46090E103	113,479	242	SH		OTR	1	0	242	0
INVESCO QQQ TRUST SERIES I	ETF	46090E103	571,613	1,219	SH		SOLE	1	1,219	0	0
TECHNOLOGY SELECT SECTOR SPDR FUND	ETF	81369Y803	235,800	1,142	SH		SOLE	1	1,142	0	0
STARBUCKS CORP COM	Stock	855244109	191,177	1,949	SH		OTR	1	0	1,949	0
STARBUCKS CORP COM	Stock	855244109	3,074,239	31,341	SH		SOLE	1	31,341	0	0
OLD REP INTL CORP COM	Stock	680223104	11,766	300	SH		OTR	1	0	300	0
OLD REP INTL CORP COM	Stock	680223104	2,178,200	55,538	SH		SOLE	1	55,538	0	0
ELEVANCE HEALTH INC COM	Stock	036752103	77,423	178	SH		OTR	1	0	178	0
ELEVANCE HEALTH INC COM	Stock	036752103	192,687	443	SH		SOLE	1	443	0	0
ISHARES GOLD TRUST	ETF	464285204	231,300	3,923	SH		SOLE	1	3,923	0	0
EBAY INC. COM	Stock	278642103	83,376	1,231	SH		OTR	1	0	1,231	0
EBAY INC. COM	Stock	278642103	2,503,165	36,958	SH		SOLE	1	36,958	0	0
AVANTIS U.S SMALL CAP EQUITY ETF	ETF	025072323	592,464	12,241	SH		OTR	1	0	12,241	0
AVANTIS U.S SMALL CAP EQUITY ETF	ETF	025072323	26,887,410	555,525	SH		SOLE	1	555,525	0	0
MONSTER BEVERAGE CORP NEW COM	Stock	61174X109	928,478	15,866	SH		SOLE	1	15,866	0	0
JOHNSON & JOHNSON COM	Stock	478160104	718,751	4,334	SH		OTR	1	0	4,334	0
JOHNSON & JOHNSON COM	Stock	478160104	9,277,753	55,944	SH		SOLE	1	55,944	0	0
VANGUARD TOTAL STOCK MARKET ETF	ETF	922908769	1,232,657	4,485	SH		SOLE	1	4,485	0	0
COSTCO WHSL CORP NEW COM	Stock	22160K105	62,421	66	SH		OTR	1	0	66	0
COSTCO WHSL CORP NEW COM	Stock	22160K105	4,198,317	4,439	SH		SOLE	1	4,439	0	0
GOLDMAN SACHS GROUP INC COM	Stock	38141G104	187,377	343	SH		OTR	1	0	343	0
GOLDMAN SACHS GROUP INC COM	Stock	38141G104	4,976,702	9,110	SH		SOLE	1	9,110	0	0
SHELL PLC SPON ADS	ADR	780259305	14,656	200	SH		OTR	1	0	200	0
SHELL PLC SPON ADS	ADR	780259305	398,423	5,437	SH		SOLE	1	5,437	0	0
PROCTER AND GAMBLE CO COM	Stock	742718109	245,064	1,438	SH		OTR	1	0	1,438	0
PROCTER AND GAMBLE CO COM	Stock	742718109	7,622,887	44,730	SH		SOLE	1	44,730	0	0
COCA COLA CO COM	Stock	191216100	124,905	1,744	SH		OTR	1	0	1,744	0
COCA COLA CO COM	Stock	191216100	2,382,081	33,260	SH		SOLE	1	33,260	0	0
TRUIST FINL CORP COM	Stock	89832Q109	59,379	1,443	SH		OTR	1	0	1,443	0

TRUIST FINL CORP COM	Stock	89832Q109	2,329,707	56,615	SH	SOLE	1	56,615	0	0
INVESCO BULLETSHARES 2025 CORPORATE BOND ETF	ETF	46138J825	26,450	1,279	SH	OTR	1	0	1,279	0
INVESCO BULLETSHARES 2025 CORPORATE BOND ETF	ETF	46138J825	2,390,153	115,578	SH	SOLE	1	115,578	0	0
UNITED PARCEL SERVICE INC CL B	Stock	911312106	78,863	717	SH	OTR	1	0	717	0
UNITED PARCEL SERVICE INC CL B	Stock	911312106	1,657,439	15,069	SH	SOLE	1	15,069	0	0
COHEN & STEERS REIT & PFD & IN COM	CEF	19247X100	1,170,460	53,034	SH	SOLE	1	53,034	0	0
INTEL CORP COM	Stock	458140100	47,986	2,113	SH	OTR	1	0	2,113	0
INTEL CORP COM	Stock	458140100	448,046	19,729	SH	SOLE	1	19,729	0	0
LAUDER ESTEE COS INC CL A	Stock	518439104	496,188	7,518	SH	SOLE	1	7,518	0	0
MERCK & CO INC COM	Stock	58933Y105	274,037	3,053	SH	OTR	1	0	3,053	0
MERCK & CO INC COM	Stock	58933Y105	8,786,247	97,886	SH	SOLE	1	97,886	0	0
OSHKOSH CORP COM	Stock	688239201	413,952	4,400	SH	SOLE	1	4,400	0	0
SPDR S&P 500 ETF TRUST	ETF	78462F103	307,665	550	SH	OTR	1	0	550	0
SPDR S&P 500 ETF TRUST	ETF	78462F103	1,419,172	2,537	SH	SOLE	1	2,537	0	0
MCKESSON CORP COM	Stock	58155Q103	240,930	358	SH	SOLE	1	358	0	0
MASTERCARD INCORPORATED CL A	Stock	57636Q104	271,319	495	SH	OTR	1	0	495	0
MASTERCARD INCORPORATED CL A	Stock	57636Q104	7,494,993	13,674	SH	SOLE	1	13,674	0	0
ILLINOIS TOOL WKS INC COM	Stock	452308109	178,815	721	SH	OTR	1	0	721	0
ILLINOIS TOOL WKS INC COM	Stock	452308109	5,017,490	20,231	SH	SOLE	1	20,231	0	0
STEEL DYNAMICS INC COM	Stock	858119100	3,752,400	30,000	SH	SOLE	1	30,000	0	0
EMERSON ELEC CO COM	Stock	291011104	43,856	400	SH	OTR	1	0	400	0
EMERSON ELEC CO COM	Stock	291011104	1,223,253	11,157	SH	SOLE	1	11,157	0	0
ALLSTATE CORP COM	Stock	020002101	33,131	160	SH	OTR	1	0	160	0
ALLSTATE CORP COM	Stock	020002101	827,245	3,995	SH	SOLE	1	3,995	0	0
VERTEX PHARMACEUTICALS INC COM	Stock	92532F100	2,909	6	SH	OTR	1	0	6	0
VERTEX PHARMACEUTICALS INC COM	Stock	92532F100	516,333	1,065	SH	SOLE	1	1,065	0	0
CORNING INC COM	Stock	219350105	234,073	5,113	SH	SOLE	1	5,113	0	0
BANK NEW YORK MELLON CORP COM	Stock	064058100	640,515	7,637	SH	SOLE	1	7,637	0	0
VERIZON COMMUNICATIONS INC COM	Stock	92343V104	323,870	7,140	SH	OTR	1	0	7,140	0
VERIZON COMMUNICATIONS INC COM	Stock	92343V104	3,960,246	87,307	SH	SOLE	1	87,307	0	0
CHUBB LIMITED COM	Stock	H1467J104	338,229	1,120	SH	SOLE	1	1,120	0	0
SHERWIN WILLIAMS CO COM	Stock	824348106	248,972	713	SH	SOLE	1	713	0	0
PEPSICO INC COM	Stock	713448108	534,686	3,566	SH	OTR	1	0	3,566	0
PEPSICO INC COM	Stock	713448108	7,928,827	52,880	SH	SOLE	1	52,880	0	0
KIMBERLY-CLARK CORP COM	Stock	494368103	63,146	444	SH	OTR	1	0	444	0
KIMBERLY-CLARK CORP COM	Stock	494368103	969,514	6,817	SH	SOLE	1	6,817	0	0
TE CONNECTIVITY PLC ORD SHS	Stock	G87052109	10,316	73	SH	OTR	1	0	73	0
TE CONNECTIVITY PLC ORD SHS	Stock	G87052109	211,415	1,496	SH	SOLE	1	1,496	0	0
HONEYWELL INTL INC COM	Stock	438516106	113,075	534	SH	OTR	1	0	534	0
HONEYWELL INTL INC COM	Stock	438516106	4,448,021	21,006	SH	SOLE	1	21,006	0	0
TRANE TECHNOLOGIES PLC SHS	Stock	G8994E103	273,916	813	SH	SOLE	1	813	0	0
BP PLC SPONSORED ADR	ADR	055622104	17,267	511	SH	OTR	1	0	511	0

BP PLC SPONSORED ADR	ADR	055622104	223,183	6,605	SH	SOLE	1	6,605	0	0
HOME DEPOT INC COM	Stock	437076102	174,083	475	SH	OTR	1	0	475	0
HOME DEPOT INC COM	Stock	437076102	6,905,405	18,842	SH	SOLE	1	18,842	0	0
AUTOMATIC DATA PROCESSING INC COM	Stock	053015103	14,054	46	SH	OTR	1	0	46	0
AUTOMATIC DATA PROCESSING INC COM	Stock	053015103	2,081,881	6,814	SH	SOLE	1	6,814	0	0
HEALTH CARE SELECT SECTOR SPDR FUND	ETF	81369Y209	206,458	1,414	SH	SOLE	1	1,414	0	0
VERISK ANALYTICS INC COM	Stock	92345Y106	92,560	311	SH	OTR	1	0	311	0
VERISK ANALYTICS INC COM	Stock	92345Y106	2,130,364	7,158	SH	SOLE	1	7,158	0	0
SPDR GOLD SHARES	ETF	78463V107	755,215	2,621	SH	OTR	1	0	2,621	0
SPDR GOLD SHARES	ETF	78463V107	7,521,030	26,102	SH	SOLE	1	26,102	0	0
SOUTHERN CO COM	Stock	842587107	43,676	475	SH	OTR	1	0	475	0
SOUTHERN CO COM	Stock	842587107	727,233	7,909	SH	SOLE	1	7,909	0	0
BECTON DICKINSON & CO COM	Stock	075887109	70,092	306	SH	OTR	1	0	306	0
BECTON DICKINSON & CO COM	Stock	075887109	1,985,950	8,670	SH	SOLE	1	8,670	0	0
CONSUMER STAPLES SELECT SECTOR SPDR FUND	ETF	81369Y308	399,530	4,892	SH	SOLE	1	4,892	0	0
INVESCO BULLETSHARES 2027 CORPORATE BOND ETF	ETF	46138J783	249,851	12,754	SH	OTR	1	0	12,754	0
INVESCO BULLETSHARES 2027 CORPORATE BOND ETF	ETF	46138J783	14,067,599	718,101	SH	SOLE	1	718,101	0	0
FORTINET INC COM	Stock	34959E109	101,554	1,055	SH	OTR	1	0	1,055	0
FORTINET INC COM	Stock	34959E109	3,869,074	40,194	SH	SOLE	1	40,194	0	0
JPMORGAN ULTRA-SHORT INCOME ETF	ETF	46641Q837	459,467	9,075	SH	OTR	1	0	9,075	0
JPMORGAN ULTRA-SHORT INCOME ETF	ETF	46641Q837	1,717,724	33,927	SH	SOLE	1	33,927	0	0
INVESCO BULLETSHARES 2025 HIGH YIELD CORPORATE BOND ETF	ETF	46138J817	220,381	9,561	SH	SOLE	1	9,561	0	0
GALLAGHER ARTHUR J & CO COM	Stock	363576109	345,240	1,000	SH	OTR	1	0	1,000	0
GALLAGHER ARTHUR J & CO COM	Stock	363576109	6,546,096	18,961	SH	SOLE	1	18,961	0	0
TELEFLEX INCORPORATED COM	Stock	879369106	265,325	1,920	SH	SOLE	1	1,920	0	0
ISHARES CORE S&P SMALL CAP ETF	ETF	464287804	838,547	8,019	SH	SOLE	1	8,019	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	446,302	838	SH	OTR	1	0	838	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	6,109,225	11,471	SH	SOLE	1	11,471	0	0
ADOBE INC COM	Stock	00724F101	163,767	427	SH	OTR	1	0	427	0
ADOBE INC COM	Stock	00724F101	6,348,572	16,553	SH	SOLE	1	16,553	0	0
ALPHABET INC CAP STK CL A	Stock	02079K305	872,943	5,645	SH	OTR	1	0	5,645	0
ALPHABET INC CAP STK CL A	Stock	02079K305	17,046,122	110,231	SH	SOLE	1	110,231	0	0
FISERV INC COM	Stock	337738108	298,121	1,350	SH	SOLE	1	1,350	0	0
OREILLY AUTOMOTIVE INC COM	Stock	67103H107	230,645	161	SH	SOLE	1	161	0	0
EASTMAN CHEM CO COM	Stock	277432100	225,297	2,557	SH	SOLE	1	2,557	0	0
UNILEVER PLC SPON ADR NEW	ADR	904767704	296,261	4,975	SH	SOLE	1	4,975	0	0
CSX CORP COM	Stock	126408103	162,866	5,534	SH	OTR	1	0	5,534	0
CSX CORP COM	Stock	126408103	3,577,511	121,560	SH	SOLE	1	121,560	0	0
COMCAST CORP NEW CL A	Stock	20030N101	343,133	9,299	SH	SOLE	1	9,299	0	0
MICROSOFT CORP COM	Stock	594918104	1,857,430	4,948	SH	OTR	1	0	4,948	0

MICROSOFT CORP COM	Stock	594918104	29,391,911	78,297	SH	SOLE	1	78,297	0	0
LENNAR CORP CL A	Stock	526057104	62,326	543	SH	OTR	1	0	543	0
LENNAR CORP CL A	Stock	526057104	2,512,075	21,886	SH	SOLE	1	21,886	0	0
VALERO ENERGY CORP COM	Stock	91913Y100	58,639	444	SH	OTR	1	0	444	0
VALERO ENERGY CORP COM	Stock	91913Y100	1,853,470	14,034	SH	SOLE	1	14,034	0	0
SCHLUMBERGER LTD COM STK	Stock	806857108	2,801	67	SH	OTR	1	0	67	0
SCHLUMBERGER LTD COM STK	Stock	806857108	226,849	5,427	SH	SOLE	1	5,427	0	0
CVS HEALTH CORP COM	Stock	126650100	125,473	1,852	SH	OTR	1	0	1,852	0
CVS HEALTH CORP COM	Stock	126650100	3,335,604	49,234	SH	SOLE	1	49,234	0	0
INVESCO BULLETSHARES 2026 CORPORATE BOND ETF	ETF	46138J791	158,996	8,162	SH	OTR	1	0	8,162	0
INVESCO BULLETSHARES 2026 CORPORATE BOND ETF	ETF	46138J791	8,190,288	420,446	SH	SOLE	1	420,446	0	0
MASCO CORP COM	Stock	574599106	761,880	10,956	SH	SOLE	1	10,956	0	0
AMERIPRISE FINL INC COM	Stock	03076C106	107,472	222	SH	OTR	1	0	222	0
AMERIPRISE FINL INC COM	Stock	03076C106	3,433,308	7,092	SH	SOLE	1	7,092	0	0
GARMIN LTD SHS	Stock	H2906T109	236,455	1,089	SH	OTR	1	0	1,089	0
GARMIN LTD SHS	Stock	H2906T109	5,666,007	26,095	SH	SOLE	1	26,095	0	0
ARES CAPITAL CORP COM	CEF	04010L103	1,866,182	84,214	SH	SOLE	1	84,214	0	0
INVESCO BULLETSHARES 2028 CORPORATE BOND ETF	ETF	46138J643	617,053	30,322	SH	SOLE	1	30,322	0	0
INVESCO BULLETSHARES 2026 HIGH YIELD CORP BOND ETF	ETF	46138J635	218,728	9,432	SH	SOLE	1	9,432	0	0
VANGUARD MID-CAP ETF	ETF	922908629	47,586	184	SH	OTR	1	0	184	0
VANGUARD MID-CAP ETF	ETF	922908629	1,109,738	4,291	SH	SOLE	1	4,291	0	0
VANGUARD LARGE-CAP ETF	ETF	922908637	229,271	892	SH	OTR	1	0	892	0
NEXTERA ENERGY INC COM	Stock	65339F101	45,653	644	SH	OTR	1	0	644	0
NEXTERA ENERGY INC COM	Stock	65339F101	3,397,616	47,928	SH	SOLE	1	47,928	0	0
NIKE INC CL B	Stock	654106103	76,747	1,209	SH	OTR	1	0	1,209	0
NIKE INC CL B	Stock	654106103	1,581,731	24,917	SH	SOLE	1	24,917	0	0
TESLA INC COM	Stock	88160R101	2,941,725	11,351	SH	SOLE	1	11,351	0	0
LINDE PLC SHS	Stock	G54950103	189,515	407	SH	OTR	1	0	407	0
LINDE PLC SHS	Stock	G54950103	1,437,896	3,088	SH	SOLE	1	3,088	0	0
ARCOSA INC COM	Stock	039653100	706,111	9,156	SH	SOLE	1	9,156	0	0
ATLANTIC UN BANKSHARES CORP COM	Stock	04911A107	9,340,194	299,942	SH	SOLE	1	49,770	0	250,172
FINANCIAL SELECT SECTOR SPDR FUND	ETF	81369Y605	378,207	7,593	SH	SOLE	1	7,593	0	0
NORFOLK SOUTHN CORP COM	Stock	655844108	78,161	330	SH	OTR	1	0	330	0
NORFOLK SOUTHN CORP COM	Stock	655844108	1,972,013	8,326	SH	SOLE	1	8,326	0	0
UDR INC COM	REIT	902653104	4,743	105	SH	OTR	1	0	105	0
UDR INC COM	REIT	902653104	954,261	21,126	SH	SOLE	1	21,126	0	0
BLACKROCK TAX MUNICIPAL BD TR SHS	CEF	09248X100	213,254	12,785	SH	SOLE	1	12,785	0	0
BLACKROCK CORE BD TR SHS BEN INT	CEF	09249E101	205,933	18,980	SH	SOLE	1	18,980	0	0
WELLTOWER INC COM	REIT	95040Q104	1,250,040	8,159	SH	SOLE	1	8,159	0	0
DOW INC COM	Stock	260557103	8,032	230	SH	OTR	1	0	230	0
DOW INC COM	Stock	260557103	253,135	7,249	SH	SOLE	1	7,249	0	0
VANGUARD S&P 500 ETF	ETF	922908363	84,281	164	SH	OTR	1	0	164	0
VANGUARD S&P 500 ETF	ETF	922908363	1,827,978	3,557	SH	SOLE	1	3,557	0	0

AGREE RLTY CORP COM	REIT	008492100	466,228	6,040	SH	SOLE	1	6,040	0	0
CONSOLIDATED EDISON INC COM	Stock	209115104	55,295	500	SH	OTR	1	0	500	0
CONSOLIDATED EDISON INC COM	Stock	209115104	224,608	2,031	SH	SOLE	1	2,031	0	0
GENERAL MTRS CO COM	Stock	37045V100	13,545	288	SH	OTR	1	0	288	0
GENERAL MTRS CO COM	Stock	37045V100	767,389	16,317	SH	SOLE	1	16,317	0	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF	464289438	4,638,571	21,990	SH	OTR	1	0	21,990	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF	464289438	98,388,533	466,429	SH	SOLE	1	466,429	0	0
INVESCO S&P 500 EQUAL WEIGHT ETF	ETF	46137V357	26,331	152	SH	OTR	1	0	152	0
INVESCO S&P 500 EQUAL WEIGHT ETF	ETF	46137V357	507,217	2,928	SH	SOLE	1	2,928	0	0
VANECK GOLD MINERS ETF	ETF	92189F106	6,436	140	SH	OTR	1	0	140	0
VANECK GOLD MINERS ETF	ETF	92189F106	464,067	10,095	SH	SOLE	1	10,095	0	0
ABRDN LIFE SCIENCES INVESTORS SH BEN INT	CEF	87911K100	251,592	19,826	SH	SOLE	1	19,826	0	0
ELI LILLY & CO COM	Stock	532457108	238,688	289	SH	OTR	1	0	289	0
ELI LILLY & CO COM	Stock	532457108	6,455,313	7,816	SH	SOLE	1	7,816	0	0
AIR PRODS & CHEMS INC COM	Stock	009158106	128,880	437	SH	OTR	1	0	437	0
AIR PRODS & CHEMS INC COM	Stock	009158106	1,156,971	3,923	SH	SOLE	1	3,923	0	0
INVESCO BULLETSHARES 2029 CORPORATE BOND ETF	ETF	46138J577	282,694	15,256	SH	OTR	1	0	15,256	0
INVESCO BULLETSHARES 2029 CORPORATE BOND ETF	ETF	46138J577	15,036,206	811,452	SH	SOLE	1	811,452	0	0
VANGUARD RUSSELL 1000 GROWTH ETF	ETF	92206C680	1,003,988	10,820	SH	OTR	1	0	10,820	0
VANGUARD RUSSELL 1000 GROWTH ETF	ETF	92206C680	1,193,558	12,863	SH	SOLE	1	12,863	0	0
INVESCO BULLETSHARES 2027 HIGH YIELD CORPORATE BOND ETF	ETF	46138J585	223,712	9,985	SH	SOLE	1	9,985	0	0
INVESCO BULLETSHARES 2025 MUNICIPAL BOND ETF	ETF	46138J528	158,141	6,460	SH	OTR	1	0	6,460	0
INVESCO BULLETSHARES 2025 MUNICIPAL BOND ETF	ETF	46138J528	3,818,978	156,004	SH	SOLE	1	156,004	0	0
INVESCO BULLETSHARES 2026 MUNICIPAL BOND ETF	ETF	46138J510	174,856	7,406	SH	OTR	1	0	7,406	0
INVESCO BULLETSHARES 2026 MUNICIPAL BOND ETF	ETF	46138J510	3,324,264	140,799	SH	SOLE	1	140,799	0	0
ISHARES RUSSELL 2000 ETF	ETF	464287655	395,988	1,985	SH	SOLE	1	1,985	0	0
INVESCO BULLETSHARES 2027 MUNICIPAL BOND ETF	ETF	46138J494	303,842	12,902	SH	OTR	1	0	12,902	0
INVESCO BULLETSHARES 2027 MUNICIPAL BOND ETF	ETF	46138J494	6,268,233	266,167	SH	SOLE	1	266,167	0	0
DUKE ENERGY CORP NEW COM NEW	Stock	26441C204	110,627	907	SH	OTR	1	0	907	0
DUKE ENERGY CORP NEW COM NEW	Stock	26441C204	2,510,021	20,579	SH	SOLE	1	20,579	0	0
DIGITAL RLTY TR INC COM	REIT	253868103	85,544	597	SH	OTR	1	0	597	0
DIGITAL RLTY TR INC COM	REIT	253868103	1,291,616	9,014	SH	SOLE	1	9,014	0	0
CARRIER GLOBAL CORPORATION COM	Stock	14448C104	19,020	300	SH	OTR	1	0	300	0
CARRIER GLOBAL CORPORATION COM	Stock	14448C104	209,347	3,302	SH	SOLE	1	3,302	0	0
AFLAC INC COM	Stock	001055102	136,097	1,224	SH	OTR	1	0	1,224	0
AFLAC INC COM	Stock	001055102	3,227,846	29,030	SH	SOLE	1	29,030	0	0
JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	170,677	2,987	SH	OTR	1	0	2,987	0

JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	7,177,927	125,620	SH	SOLE	1	125,620	0	0
INVESCO BULLETSHARES 2029 MUNICIPAL BOND ETF	ETF	46138J478	172,824	7,600	SH	OTR	1	0	7,600	0
INVESCO BULLETSHARES 2029 MUNICIPAL BOND ETF	ETF	46138J478	3,252,229	143,018	SH	SOLE	1	143,018	0	0
ISHARES RUSSELL MID-CAP GROWTH ETF	ETF	464287481	35,482	302	SH	OTR	1	0	302	0
ISHARES RUSSELL MID-CAP GROWTH ETF	ETF	464287481	692,486	5,894	SH	SOLE	1	5,894	0	0
MARATHON PETE CORP COM	Stock	56585A102	107,665	739	SH	OTR	1	0	739	0
MARATHON PETE CORP COM	Stock	56585A102	2,886,993	19,816	SH	SOLE	1	19,816	0	0
INVESCO BULLETSHARES 2030 CORPORATE BOND ETF	ETF	46138J460	462,015	27,849	SH	OTR	1	0	27,849	0
INVESCO BULLETSHARES 2030 CORPORATE BOND ETF	ETF	46138J460	24,685,290	1,487,962	SH	SOLE	1	1,487,962	0	0
F N B CORP COM	Stock	302520101	400,810	29,800	SH	SOLE	1	29,800	0	0
REGENERON PHARMACEUTICALS COM	Stock	75886F107	46,933	74	SH	OTR	1	0	74	0
REGENERON PHARMACEUTICALS COM	Stock	75886F107	2,284,496	3,602	SH	SOLE	1	3,602	0	0
AIRBNB INC COM CL A	Stock	009066101	10,154	85	SH	OTR	1	0	85	0
AIRBNB INC COM CL A	Stock	009066101	759,646	6,359	SH	SOLE	1	6,359	0	0
ERIE INDY CO CL A	Stock	29530P102	41,643,932	99,377	SH	SOLE	1	99,377	0	0
VANGUARD MID-CAP GROWTH ETF	ETF	922908538	724,134	2,960	SH	SOLE	1	2,960	0	0
SCHWAB US DIVIDEND EQUITY ETF	ETF	808524797	1,103,022	39,450	SH	OTR	1	0	39,450	0
SCHWAB US DIVIDEND EQUITY ETF	ETF	808524797	7,757,977	277,467	SH	SOLE	1	277,467	0	0
INVESCO BULLETSHARES 2030 MUNICIPAL BOND ETF	ETF	46138J445	172,683	8,002	SH	OTR	1	0	8,002	0
INVESCO BULLETSHARES 2030 MUNICIPAL BOND ETF	ETF	46138J445	3,276,535	151,832	SH	SOLE	1	151,832	0	0
VISA INC COM CL A	Stock	92826C839	226,047	645	SH	OTR	1	0	645	0
VISA INC COM CL A	Stock	92826C839	7,186,883	20,507	SH	SOLE	1	20,507	0	0
DIMENSIONAL U.S. EQUITY MARKET ETF	ETF	25434V401	1,170,651	19,356	SH	SOLE	1	19,356	0	0
KELLANOVA COM	Stock	487836108	365,018	4,425	SH	SOLE	1	4,425	0	0
PROSHARES BITCOIN ETF	ETF	74347G440	827,899	45,191	SH	SOLE	1	45,191	0	0
VIRGINIA NATL BANKSHARES CORP COM	Stock	928031103	73,711	2,043	SH	OTR	1	0	2,043	0
VIRGINIA NATL BANKSHARES CORP COM	Stock	928031103	463,953	12,859	SH	SOLE	1	12,859	0	0
INVESCO BULLETSHARES 2031 CORPORATE BOND ETF	ETF	46138J429	390,820	23,962	SH	OTR	1	0	23,962	0
INVESCO BULLETSHARES 2031 CORPORATE BOND ETF	ETF	46138J429	20,501,148	1,256,968	SH	SOLE	1	1,256,968	0	0
INVESCO BULLETSHARES 2031 MUNICIPAL BOND ETF	ETF	46138J411	146,354	7,060	SH	OTR	1	0	7,060	0
INVESCO BULLETSHARES 2031 MUNICIPAL BOND ETF	ETF	46138J411	2,546,535	122,843	SH	SOLE	1	122,843	0	0
VANGUARD VALUE ETF	ETF	922908744	678,523	3,928	SH	SOLE	1	3,928	0	0
VANGUARD GROWTH ETF	ETF	922908736	64,894	175	SH	OTR	1	0	175	0
VANGUARD GROWTH ETF	ETF	922908736	761,293	2,053	SH	SOLE	1	2,053	0	0
L3HARRIS TECHNOLOGIES INC COM	Stock	502431109	1,702,946	8,136	SH	SOLE	1	8,136	0	0
PHILLIPS 66 COM	Stock	718546104	124,838	1,011	SH	OTR	1	0	1,011	0
PHILLIPS 66 COM	Stock	718546104	4,883,634	39,550	SH	SOLE	1	39,550	0	0



AMERICAN TOWER CORP NEW COM	REIT	03027X100	11,533	53 SH	OTR	1	0	53	0
AMERICAN TOWER CORP NEW COM	REIT	03027X100	230,438	1,059 SH	SOLE	1	1,059	0	0
IRON MTN INC DEL COM	REIT	46284V101	689,352	8,012 SH	SOLE	1	8,012	0	0
ISHARES CORE S&P TOTAL U.S. STOCK MARKET ETF	ETF	464287150	207,417	1,700 SH	SOLE	1	1,700	0	0
ROYCE SMALL CAP TRUST INC COM	CEF	780910105	1,346,235	94,539 SH	SOLE	1	94,539	0	0
GLADSTONE INVT CORP COM	CEF	376546107	1,183,870	88,613 SH	SOLE	1	88,613	0	0
META PLATFORMS INC CL A	Stock	30303M102	442,068	767 SH	OTR	1	0	767	0
META PLATFORMS INC CL A	Stock	30303M102	12,300,675	21,342 SH	SOLE	1	21,342	0	0
DIMENSIONAL INTERNATIONAL CORE EQUITY 2 ETF	ETF	25434V799	292,862	10,546 SH	SOLE	1	10,546	0	0
WESBANCO INC COM	Stock	950810101	492,388	15,904 SH	SOLE	1	15,904	0	0
PALO ALTO NETWORKS INC COM	Stock	697435105	24,572	144 SH	OTR	1	0	144	0
PALO ALTO NETWORKS INC COM	Stock	697435105	5,185,579	30,389 SH	SOLE	1	30,389	0	0
MONDELEZ INTL INC CL A	Stock	609207105	175,392	2,585 SH	OTR	1	0	2,585	0
MONDELEZ INTL INC CL A	Stock	609207105	2,944,283	43,394 SH	SOLE	1	43,394	0	0
BROADCOM INC COM	Stock	11135F101	766,829	4,580 SH	OTR	1	0	4,580	0
BROADCOM INC COM	Stock	11135F101	18,811,598	112,355 SH	SOLE	1	112,355	0	0
INVESCO BULLETSHARES 2032 CORPORATE BOND ETF	ETF	46139W858	460,606	22,612 SH	OTR	1	0	22,612	0
INVESCO BULLETSHARES 2032 CORPORATE BOND ETF	ETF	46139W858	24,382,401	1,196,976 SH	SOLE	1	1,196,976	0	0
WORKDAY INC CL A	Stock	98138H101	16,581	71 SH	OTR	1	0	71	0
WORKDAY INC CL A	Stock	98138H101	903,528	3,869 SH	SOLE	1	3,869	0	0
D R HORTON INC COM	Stock	23331A109	234,301	1,843 SH	OTR	1	0	1,843	0
D R HORTON INC COM	Stock	23331A109	6,826,754	53,699 SH	SOLE	1	53,699	0	0
METLIFE INC COM	Stock	59156R108	717,712	8,939 SH	SOLE	1	8,939	0	0
CANADIAN PACIFIC KANSAS CITY COM	Stock	13646K108	47,883	682 SH	OTR	1	0	682	0
CANADIAN PACIFIC KANSAS CITY COM	Stock	13646K108	1,021,064	14,543 SH	SOLE	1	14,543	0	0
NOVARTIS AG SPONSORED ADR	ADR	66987V109	1,960,710	17,588 SH	SOLE	1	17,588	0	0
ISHARES CORE MSCI EAFE ETF	ETF	46432F842	302,978	4,005 SH	SOLE	1	4,005	0	0
DIMENSIONAL US LARGE CAP VALUE ETF	ETF	25434V666	321,474	10,516 SH	SOLE	1	10,516	0	0
ACCENTURE PLC IRELAND SHS CLASS A	Stock	G1151C101	133,553	428 SH	OTR	1	0	428	0
ACCENTURE PLC IRELAND SHS CLASS A	Stock	G1151C101	4,304,592	13,795 SH	SOLE	1	13,795	0	0
NVIDIA CORPORATION COM	Stock	67066G104	991,243	9,146 SH	OTR	1	0	9,146	0
NVIDIA CORPORATION COM	Stock	67066G104	20,597,077	190,045 SH	SOLE	1	190,045	0	0
CUMMINS INC COM	Stock	231021106	686,120	2,189 SH	SOLE	1	2,189	0	0
SANDY SPRING BANCORP INC COM	Stock	800363103	265,721	9,507 SH	SOLE	1	9,507	0	0
EOG RES INC COM	Stock	26875P101	87,331	681 SH	OTR	1	0	681	0
EOG RES INC COM	Stock	26875P101	2,489,651	19,414 SH	SOLE	1	19,414	0	0
GENUINE PARTS CO COM	Stock	372460105	30,857	259 SH	OTR	1	0	259	0
GENUINE PARTS CO COM	Stock	372460105	438,554	3,681 SH	SOLE	1	3,681	0	0
ABBVIE INC COM	Stock	00287Y109	479,172	2,287 SH	OTR	1	0	2,287	0
ABBVIE INC COM	Stock	00287Y109	11,494,477	54,861 SH	SOLE	1	54,861	0	0
INVESCO BULLETSHARES 2032 MUNICIPAL BOND ETF	ETF	46139W833	254,020	10,326 SH	OTR	1	0	10,326	0

INVESCO BULLETSHARES 2032 MUNICIPAL BOND ETF	ETF	46139W833	5,805,329	235,989	SH	SOLE	1	235,989	0	0
VANGUARD FTSE ALL-WORLD EX-US INDEX FUND	ETF	922042775	40,703	671	SH	OTR	1	0	671	0
VANGUARD FTSE ALL-WORLD EX-US INDEX FUND	ETF	922042775	1,274,709	21,014	SH	SOLE	1	21,014	0	0
ZOETIS INC CL A	Stock	98978V103	11,361	69	SH	OTR	1	0	69	0
ZOETIS INC CL A	Stock	98978V103	1,025,440	6,228	SH	SOLE	1	6,228	0	0
MORGAN STANLEY EMERGING MKTS COM	CEF	617477104	50,290	10,700	SH	SOLE	1	10,700	0	0
BLACKSTONE INC COM	Stock	09260D107	97,846	700	SH	OTR	1	0	700	0
BLACKSTONE INC COM	Stock	09260D107	603,290	4,316	SH	SOLE	1	4,316	0	0
JACOBS SOLUTIONS INC COM	Stock	46982L108	5,682	47	SH	OTR	1	0	47	0
JACOBS SOLUTIONS INC COM	Stock	46982L108	291,345	2,410	SH	SOLE	1	2,410	0	0
VERISIGN INC COM	Stock	92343E102	50,774	200	SH	OTR	1	0	200	0
VERISIGN INC COM	Stock	92343E102	2,155,356	8,490	SH	SOLE	1	8,490	0	0
STRYKER CORPORATION COM	Stock	863667101	1,022,943	2,748	SH	SOLE	1	2,748	0	0
QUALCOMM INC COM	Stock	747525103	646,852	4,211	SH	OTR	1	0	4,211	0
QUALCOMM INC COM	Stock	747525103	13,419,216	87,359	SH	SOLE	1	87,359	0	0
ISHARES IBONDS DEC 2033 TERM TREASURY ETF	ETF	46436E148	350,628	14,370	SH	OTR	1	0	14,370	0
ISHARES IBONDS DEC 2033 TERM TREASURY ETF	ETF	46436E148	17,541,868	718,929	SH	SOLE	1	718,929	0	0
GENERAL DYNAMICS CORP COM	Stock	369550108	18,808	69	SH	OTR	1	0	69	0
GENERAL DYNAMICS CORP COM	Stock	369550108	252,137	925	SH	SOLE	1	925	0	0
DISCOVER FINL SVCS COM	Stock	254709108	125,294	734	SH	OTR	1	0	734	0
DISCOVER FINL SVCS COM	Stock	254709108	3,181,507	18,638	SH	SOLE	1	18,638	0	0
MCDONALDS CORP COM	Stock	580135101	201,166	644	SH	OTR	1	0	644	0
MCDONALDS CORP COM	Stock	580135101	7,370,370	23,595	SH	SOLE	1	23,595	0	0
INTERCONTINENTAL EXCHANGE INC COM	Stock	45866F104	662,228	3,839	SH	SOLE	1	3,839	0	0
INVESCO BULLETSHARES 2033 MUNICIPAL BOND ETF	ETF	46139W791	162,428	6,415	SH	OTR	1	0	6,415	0
INVESCO BULLETSHARES 2033 MUNICIPAL BOND ETF	ETF	46139W791	3,210,044	126,779	SH	SOLE	1	126,779	0	0
CISCO SYS INC COM	Stock	17275R102	239,682	3,884	SH	OTR	1	0	3,884	0
CISCO SYS INC COM	Stock	17275R102	7,938,868	128,648	SH	SOLE	1	128,648	0	0
CAPITAL ONE FINL CORP COM	Stock	14040H105	520,687	2,904	SH	SOLE	1	2,904	0	0
ISHARES RUSSELL MIDCAP ETF	ETF	464287499	3,824,662	44,959	SH	OTR	1	0	44,959	0
ISHARES RUSSELL MIDCAP ETF	ETF	464287499	58,634,923	689,255	SH	SOLE	1	689,255	0	0
AUTODESK INC COM	Stock	052769106	102,364	391	SH	OTR	1	0	391	0
AUTODESK INC COM	Stock	052769106	2,798,642	10,690	SH	SOLE	1	10,690	0	0
VANECK JUNIOR GOLD MINERS ETF	ETF	92189F791	4,176	73	SH	OTR	1	0	73	0
VANECK JUNIOR GOLD MINERS ETF	ETF	92189F791	435,178	7,608	SH	SOLE	1	7,608	0	0
AT&T INC COM	Stock	00206R102	176,835	6,253	SH	OTR	1	0	6,253	0
AT&T INC COM	Stock	00206R102	476,575	16,852	SH	SOLE	1	16,852	0	0
KKR INCOME OPPORTUNITIES FD COM	CEF	48249T106	297,873	24,237	SH	SOLE	1	24,237	0	0
INDEPENDENCE RLTY TR INC COM	REIT	45378A106	1,256,413	59,181	SH	SOLE	1	59,181	0	0
GE AEROSPACE COM NEW	Stock	369604301	333,650	1,667	SH	SOLE	1	1,667	0	0
ISHARES IBONDS DEC 2044 TERM TREASURY ETF	ETF	46438G638	245,125	9,680	SH	OTR	1	0	9,680	0

ISHARES IBONDS DEC 2044 TERM TREASURY ETF	ETF	46438G638	13,214,273	521,833	SH	SOLE	1	521,833	0	0
ISHARES IBONDS DEC 2034 TERM TREASURY ETF	ETF	46438G646	251,617	9,802	SH	OTR	1	0	9,802	0
ISHARES IBONDS DEC 2034 TERM TREASURY ETF	ETF	46438G646	14,517,309	565,536	SH	SOLE	1	565,536	0	0
BRIXMOR PPTY GROUP INC COM	REIT	11120U105	215,719	8,125	SH	SOLE	1	8,125	0	0
ISHARES S&P 500 VALUE ETF	ETF	464287408	315,029	1,653	SH	SOLE	1	1,653	0	0
ISHARES S&P 500 GROWTH ETF	ETF	464287309	550,482	5,930	SH	SOLE	1	5,930	0	0
ISHARES CORE S&P 500 ETF	ETF	464287200	241,055	429	SH	OTR	1	0	429	0
ISHARES CORE S&P 500 ETF	ETF	464287200	5,102,052	9,080	SH	SOLE	1	9,080	0	0
METTLER TOLEDO INTERNATIONAL COM	Stock	592688105	25,980	22	SH	OTR	1	0	22	0
METTLER TOLEDO INTERNATIONAL COM	Stock	592688105	1,744,204	1,477	SH	SOLE	1	1,477	0	0
WELLS FARGO CO NEW COM	Stock	949746101	248,609	3,463	SH	OTR	1	0	3,463	0
WELLS FARGO CO NEW COM	Stock	949746101	7,577,363	105,549	SH	SOLE	1	105,549	0	0
UNION PAC CORP COM	Stock	907818108	139,145	589	SH	OTR	1	0	589	0
UNION PAC CORP COM	Stock	907818108	860,150	3,641	SH	SOLE	1	3,641	0	0
ISHARES PREFERRED & INCOME SECURITIES ETF	ETF	464288687	603,783	19,648	SH	SOLE	1	19,648	0	0
SALESFORCE INC COM	Stock	79466L302	176,849	659	SH	OTR	1	0	659	0
SALESFORCE INC COM	Stock	79466L302	5,054,561	18,835	SH	SOLE	1	18,835	0	0
MICROCHIP TECHNOLOGY INC. COM	Stock	595017104	786,324	16,243	SH	SOLE	1	16,243	0	0
NORTHROP GRUMMAN CORP COM	Stock	666807102	57,857	113	SH	OTR	1	0	113	0
NORTHROP GRUMMAN CORP COM	Stock	666807102	779,791	1,523	SH	SOLE	1	1,523	0	0
THERMO FISHER SCIENTIFIC INC COM	Stock	883556102	20,402	41	SH	OTR	1	0	41	0
THERMO FISHER SCIENTIFIC INC COM	Stock	883556102	2,116,790	4,254	SH	SOLE	1	4,254	0	0
VANGUARD MID-CAP VALUE ETF	ETF	922908512	1,620,330	10,093	SH	SOLE	1	10,093	0	0
LOCKHEED MARTIN CORP COM	Stock	539830109	120,612	270	SH	OTR	1	0	270	0
LOCKHEED MARTIN CORP COM	Stock	539830109	2,271,520	5,085	SH	SOLE	1	5,085	0	0
JPMORGAN CHASE & CO. COM	Stock	46625H100	905,402	3,691	SH	OTR	1	0	3,691	0
JPMORGAN CHASE & CO. COM	Stock	46625H100	24,361,724	99,314	SH	SOLE	1	99,314	0	0
HARTFORD INSURANCE GROUP INC COM	Stock	416515104	2,403,455	19,425	SH	SOLE	1	19,425	0	0
CHEVRON CORP NEW COM	Stock	166764100	568,953	3,401	SH	OTR	1	0	3,401	0
CHEVRON CORP NEW COM	Stock	166764100	8,301,432	49,623	SH	SOLE	1	49,623	0	0
CONOCOPHILLIPS COM	Stock	20825C104	130,960	1,247	SH	OTR	1	0	1,247	0
CONOCOPHILLIPS COM	Stock	20825C104	3,760,871	35,811	SH	SOLE	1	35,811	0	0
DANAHER CORPORATION COM	Stock	235851102	82,000	400	SH	OTR	1	0	400	0
DANAHER CORPORATION COM	Stock	235851102	1,560,665	7,613	SH	SOLE	1	7,613	0	0
M & T BK CORP COM	Stock	55261F104	219,863	1,230	SH	SOLE	1	1,230	0	0
TJX COS INC NEW COM	Stock	872540109	148,474	1,219	SH	OTR	1	0	1,219	0
TJX COS INC NEW COM	Stock	872540109	4,010,630	32,928	SH	SOLE	1	32,928	0	0
BANK AMERICA CORP COM	Stock	060505104	399,523	9,574	SH	OTR	1	0	9,574	0
BANK AMERICA CORP COM	Stock	060505104	8,602,222	206,140	SH	SOLE	1	206,140	0	0
WALMART INC COM	Stock	931142103	183,218	2,087	SH	OTR	1	0	2,087	0
WALMART INC COM	Stock	931142103	2,903,303	33,071	SH	SOLE	1	33,071	0	0
ISHARES INTERNATIONAL SELECT DIVIDEND ETF	ETF	464288448	201,630	6,500	SH	SOLE	1	6,500	0	0

INTERNATIONAL BUSINESS MACHS COM	Stock	459200101	313,312	1,260	SH	OTR	1	0	1,260	0
INTERNATIONAL BUSINESS MACHS COM	Stock	459200101	1,262,695	5,078	SH	SOLE	1	5,078	0	0
ORACLE CORP COM	Stock	68389X105	174,203	1,246	SH	OTR	1	0	1,246	0
ORACLE CORP COM	Stock	68389X105	6,668,378	47,696	SH	SOLE	1	47,696	0	0
RTX CORPORATION COM	Stock	75513E101	211,539	1,597	SH	OTR	1	0	1,597	0
RTX CORPORATION COM	Stock	75513E101	4,383,366	33,092	SH	SOLE	1	33,092	0	0
VANGUARD FTSE EMERGING MARKETS ETF	ETF	922042858	215,709	4,766	SH	SOLE	1	4,766	0	0
TEXAS INSTRS INC COM	Stock	882508104	190,841	1,062	SH	OTR	1	0	1,062	0
TEXAS INSTRS INC COM	Stock	882508104	2,150,290	11,966	SH	SOLE	1	11,966	0	0
VANGUARD HIGH DIVIDEND YIELD INDEX ETF	ETF	921946406	324,592	2,517	SH	SOLE	1	2,517	0	0
PFIZER INC COM	Stock	717081103	206,141	8,135	SH	OTR	1	0	8,135	0
PFIZER INC COM	Stock	717081103	1,414,960	55,839	SH	SOLE	1	55,839	0	0
3M CO COM	Stock	88579Y101	19,092	130	SH	OTR	1	0	130	0
3M CO COM	Stock	88579Y101	648,093	4,413	SH	SOLE	1	4,413	0	0
KLA CORP COM NEW	Stock	482480100	376,609	554	SH	OTR	1	0	554	0
KLA CORP COM NEW	Stock	482480100	13,750,315	20,227	SH	SOLE	1	20,227	0	0
HP INC COM	Stock	40434L105	16,614	600	SH	OTR	1	0	600	0
HP INC COM	Stock	40434L105	1,188,344	42,916	SH	SOLE	1	42,916	0	0
GILEAD SCIENCES INC COM	Stock	375558103	483,048	4,311	SH	OTR	1	0	4,311	0
GILEAD SCIENCES INC COM	Stock	375558103	13,982,047	124,784	SH	SOLE	1	124,784	0	0
CATERPILLAR INC COM	Stock	149123101	23,746	72	SH	OTR	1	0	72	0
CATERPILLAR INC COM	Stock	149123101	2,558,259	7,757	SH	SOLE	1	7,757	0	0
ALPHABET INC CAP STK CL C	Stock	02079K107	158,105	1,012	SH	OTR	1	0	1,012	0
ALPHABET INC CAP STK CL C	Stock	02079K107	1,836,484	11,755	SH	SOLE	1	11,755	0	0
AMERICAN EXPRESS CO COM	Stock	025816109	186,452	693	SH	OTR	1	0	693	0
AMERICAN EXPRESS CO COM	Stock	025816109	7,179,061	26,683	SH	SOLE	1	26,683	0	0
AMGEN INC COM	Stock	031162100	10,593	34	SH	OTR	1	0	34	0
AMGEN INC COM	Stock	031162100	624,969	2,006	SH	SOLE	1	2,006	0	0
APPLIED MATLS INC COM	Stock	038222105	37,006	255	SH	OTR	1	0	255	0
APPLIED MATLS INC COM	Stock	038222105	1,090,287	7,513	SH	SOLE	1	7,513	0	0
OTIS WORLDWIDE CORP COM	Stock	68902V107	126,317	1,224	SH	OTR	1	0	1,224	0
OTIS WORLDWIDE CORP COM	Stock	68902V107	2,877,113	27,879	SH	SOLE	1	27,879	0	0
ISHARES CORE S&P U.S. GROWTH ETF	ETF	464287671	294,953	2,321	SH	SOLE	1	2,321	0	0
ISHARES CORE DIVIDEND GROWTH ETF	ETF	46434V621	470,208	7,611	SH	SOLE	1	7,611	0	0
SPDR PORTFOLIO S&P 500 ETF	ETF	78464A854	588,881	8,955	SH	SOLE	1	8,955	0	0
EATON CORP PLC SHS	Stock	G29183103	166,360	612	SH	OTR	1	0	612	0
EATON CORP PLC SHS	Stock	G29183103	6,171,628	22,704	SH	SOLE	1	22,704	0	0
ISHARES S&P MID-CAP 400 VALUE ETF	ETF	464287705	200,428	1,674	SH	SOLE	1	1,674	0	0
PHILIP MORRIS INTL INC COM	Stock	718172109	451,746	2,846	SH	OTR	1	0	2,846	0
PHILIP MORRIS INTL INC COM	Stock	718172109	10,720,148	67,537	SH	SOLE	1	67,537	0	0
NUCOR CORP COM	Stock	670346105	56,921	473	SH	OTR	1	0	473	0
NUCOR CORP COM	Stock	670346105	2,358,544	19,599	SH	SOLE	1	19,599	0	0

PARKER-HANNIFIN CORP COM	Stock	701094104	372,612	613 SH	OTR	1	0	613	0
PARKER-HANNIFIN CORP COM	Stock	701094104	7,472,908	12,294 SH	SOLE	1	12,294	0	0
VANGUARD MEGA CAP ETF	ETF	921910873	125,661	624 SH	OTR	1	0	624	0
VANGUARD MEGA CAP ETF	ETF	921910873	16,909,476	83,968 SH	SOLE	1	83,968	0	0
TRINITY INDS INC COM	Stock	896522109	487,767	17,383 SH	SOLE	1	17,383	0	0
PNC FINL SVCS GROUP INC COM	Stock	693475105	298,985	1,701 SH	OTR	1	0	1,701	0
PNC FINL SVCS GROUP INC COM	Stock	693475105	859,515	4,890 SH	SOLE	1	4,890	0	0
BRISTOL-MYERS SQUIBB CO COM	Stock	110122108	253,535	4,157 SH	OTR	1	0	4,157	0
BRISTOL-MYERS SQUIBB CO COM	Stock	110122108	6,262,392	102,679 SH	SOLE	1	102,679	0	0
ALTRIA GROUP INC COM	Stock	02209S103	159,353	2,655 SH	OTR	1	0	2,655	0
ALTRIA GROUP INC COM	Stock	02209S103	3,904,061	65,046 SH	SOLE	1	65,046	0	0
DOMINION ENERGY INC COM	Stock	25746U109	237,905	4,243 SH	OTR	1	0	4,243	0
DOMINION ENERGY INC COM	Stock	25746U109	662,355	11,813 SH	SOLE	1	11,813	0	0
CITIGROUP INC COM NEW	Stock	172967424	161,502	2,275 SH	OTR	1	0	2,275	0
CITIGROUP INC COM NEW	Stock	172967424	4,624,147	65,138 SH	SOLE	1	65,138	0	0
CADENCE DESIGN SYSTEM INC COM	Stock	127387108	474,834	1,867 SH	SOLE	1	1,867	0	0
EXXON MOBIL CORP COM	Stock	30231G102	1,111,282	9,344 SH	OTR	1	0	9,344	0
EXXON MOBIL CORP COM	Stock	30231G102	11,086,179	93,216 SH	SOLE	1	93,216	0	0
UNITEDHEALTH GROUP INC COM	Stock	91324P102	265,018	506 SH	OTR	1	0	506	0
UNITEDHEALTH GROUP INC COM	Stock	91324P102	7,849,965	14,988 SH	SOLE	1	14,988	0	0
TRAVELERS COMPANIES INC COM	Stock	89417E109	146,511	554 SH	OTR	1	0	554	0
TRAVELERS COMPANIES INC COM	Stock	89417E109	1,633,834	6,178 SH	SOLE	1	6,178	0	0
LOWES COS INC COM	Stock	548661107	705,521	3,025 SH	OTR	1	0	3,025	0
LOWES COS INC COM	Stock	548661107	11,450,427	49,095 SH	SOLE	1	49,095	0	0
DEERE & CO COM	Stock	244199105	117,807	251 SH	OTR	1	0	251	0
DEERE & CO COM	Stock	244199105	4,401,095	9,377 SH	SOLE	1	9,377	0	0
COLGATE PALMOLIVE CO COM	Stock	194162103	430,083	4,590 SH	SOLE	1	4,590	0	0
PAYPAL HLDGS INC COM	Stock	70450Y103	35,039	537 SH	OTR	1	0	537	0
PAYPAL HLDGS INC COM	Stock	70450Y103	1,241,512	19,027 SH	SOLE	1	19,027	0	0
CROWN CASTLE INC COM	REIT	22822V101	77,130	740 SH	OTR	1	0	740	0
CROWN CASTLE INC COM	REIT	22822V101	242,022	2,322 SH	SOLE	1	2,322	0	0
BLACKROCK INC COM	Stock	09290D101	1,310,875	1,385 SH	SOLE	1	1,385	0	0
CBRE GROUP INC CL A	Stock	12504L109	29,556	226 SH	OTR	1	0	226	0
CBRE GROUP INC CL A	Stock	12504L109	778,795	5,955 SH	SOLE	1	5,955	0	0
ISHARES MSCI EAFE ETF	ETF	464287465	470,847	5,761 SH	SOLE	1	5,761	0	0
APPLE INC COM	Stock	037833100	2,224,854	10,016 SH	OTR	1	0	10,016	0
APPLE INC COM	Stock	037833100	48,528,075	218,467 SH	SOLE	1	218,467	0	0
ABBOTT LABS COM	Stock	002824100	499,958	3,769 SH	OTR	1	0	3,769	0
ABBOTT LABS COM	Stock	002824100	7,213,772	54,382 SH	SOLE	1	54,382	0	0
DISNEY WALT CO COM	Stock	254687106	76,591	776 SH	OTR	1	0	776	0
DISNEY WALT CO COM	Stock	254687106	1,503,004	15,228 SH	SOLE	1	15,228	0	0
BOOKING HOLDINGS INC COM	Stock	09857L108	363,946	79 SH	OTR	1	0	79	0
BOOKING HOLDINGS INC COM	Stock	09857L108	9,573,159	2,078 SH	SOLE	1	2,078	0	0
ISHARES RUSSELL 1000 ETF	ETF	464287622	230,055	750 SH	SOLE	1	750	0	0
MARSH & MCLENNAN COS INC COM	Stock	571748102	990,274	4,058 SH	SOLE	1	4,058	0	0

ISHARES RUSSELL 1000 VALUE ETF	ETF	464287598	608,133	3,232	SH	SOLE	1	3,232	0	0
ACCENTURE PLC	Stock	G1151C101	2,860,933	9,169	SH	SOLE	1	9,169	0	0
ACCENTURE PLC	Stock	G1151C101	9,984	32	SH	DFND	1	32	0	0
EATON CORP PLC	Stock	G29183103	1,134,003	4,172	SH	SOLE	1	4,172	0	0
LINDE PLC NVP	Stock	G54950103	4,119,430	8,847	SH	SOLE	1	8,847	0	0
LINDE PLC NVP	Stock	G54950103	18,159	39	SH	DFND	1	39	0	0
MEDTRONIC PLC	Stock	G5960L103	967,658	10,769	SH	SOLE	1	10,769	0	0
TE CONNECTIVITY PLC USD .01	FOREIGN EQUITIES	G87052109	632,643	4,477	SH	SOLE	1	4,477	0	0
TE CONNECTIVITY PLC USD .01	FOREIGN EQUITIES	G87052109	6,076	43	SH	DFND	1	43	0	0
CHUBB LTD SWITZERLAND	Stock	H1467J104	602,715	1,996	SH	SOLE	1	1,996	0	0
GARMIN LTD	Stock	H2906T109	3,368,063	15,512	SH	SOLE	1	15,512	0	0
ASML HOLDING NV	FOREIGN EQUITIES	N07059210	1,807,587	2,728	SH	SOLE	1	2,728	0	0
ASML HOLDING NV	FOREIGN EQUITIES	N07059210	12,589	19	SH	DFND	1	19	0	0
NXP SEMICONDUCTORS	FOREIGN EQUITIES	N6596X109	3,749,039	19,726	SH	SOLE	1	19,726	0	0
NXP SEMICONDUCTORS	FOREIGN EQUITIES	N6596X109	12,353	65	SH	DFND	1	65	0	0
AFLAC INC	Stock	001055102	830,456	7,469	SH	SOLE	1	7,469	0	0
AT&T INC	Stock	00206R102	723,538	25,595	SH	SOLE	1	25,595	0	0
ABBOTT LABORATORIES	Stock	002824100	3,514,875	26,498	SH	SOLE	1	26,498	0	0
ABBOTT LABORATORIES	Stock	002824100	17,907	135	SH	DFND	1	135	0	0
ABBVIE INC	Stock	00287Y109	10,237,652	48,863	SH	SOLE	1	48,863	0	0
ABBVIE INC	Stock	00287Y109	22,209	106	SH	DFND	1	106	0	0
ADOBE SYSTEM INC	Stock	00724F101	1,802,519	4,700	SH	SOLE	1	4,700	0	0
AIR PRODUCTS AND CHEMICALS INC.	Stock	009158106	234,147	794	SH	SOLE	1	794	0	0
ALPHABET INC. CLASS C	Stock	02079K107	9,553,990	61,154	SH	SOLE	1	61,154	0	0
ALPHABET INC. CLASS C	Stock	02079K107	34,214	219	SH	DFND	1	219	0	0
ALPHABET INC. CLASS A	Stock	02079K305	1,706,584	11,036	SH	SOLE	1	11,036	0	0
ALTRIA GROUP INC	Stock	02209S103	2,059,014	34,306	SH	SOLE	1	34,306	0	0
AMAZON.COM INC	Stock	023135106	8,994,451	47,275	SH	SOLE	1	47,275	0	0
AMAZON.COM INC	Stock	023135106	34,246	180	SH	DFND	1	180	0	0
AVANTIS US SMALL CAP EQUITY ETF	ETF	025072323	818,865	16,919	SH	SOLE	1	16,919	0	0
AMERICAN ELECTRIC POWER CO	COMMON STOCK	025537101	572,766	5,242	SH	SOLE	1	5,242	0	0
AMERIPRISE FINANCIAL	Stock	03076C106	1,319,638	2,726	SH	SOLE	1	2,726	0	0
AMETEK INC NEW COM	COMMON STOCK	031100100	4,525,467	26,290	SH	SOLE	1	26,290	0	0
AMETEK INC NEW COM	COMMON STOCK	031100100	18,591	108	SH	DFND	1	108	0	0
AMGEN INC	Stock	031162100	615,572	1,976	SH	SOLE	1	1,976	0	0
ANALOG DEVICES INC	COMMON STOCK	032654105	4,259,587	21,122	SH	SOLE	1	21,122	0	0
ANALOG DEVICES INC	COMMON STOCK	032654105	15,931	79	SH	DFND	1	79	0	0
ELEVANCE HEALTH INC (FORMERLY ANTHEM)	Stock	036752103	771,551	1,774	SH	SOLE	1	1,774	0	0
APPLE INC	Stock	037833100	24,335,103	109,554	SH	SOLE	1	109,554	0	0
APPLE INC	Stock	037833100	56,643	255	SH	DFND	1	255	0	0
APPLIED MATERIALS INC	Stock	038222105	364,521	2,512	SH	SOLE	1	2,512	0	0

ARISTA NETWORKS INC NEW	COMMON STOCK	040413205	676,928	8,738	SH	SOLE	1	8,738	0	0
ASTRAZENECA PLC NPV ADR	FOREIGN EQUITIES	046353108	308,684	4,200	SH	SOLE	1	4,200	0	0
ATLANTIC UNION BANKSHARES CORP	Stock	04911A107	5,915,778	190,035	SH	SOLE	1	190,035	0	0
AUTODESK INC	Stock	052769106	1,618,084	6,181	SH	SOLE	1	6,181	0	0
BANK OF AMERICA CORP	Stock	060505104	3,701,473	88,723	SH	SOLE	1	88,723	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	10,898,097	20,463	SH	SOLE	1	20,463	0	0
BERKSHIRE HATHAWAY INC DEL CL B NEW	Stock	084670702	46,867	88	SH	DFND	1	88	0	0
BLACKROCK INC NEW NPV	COMMON STOCK	09290D101	1,026,893	1,085	SH	SOLE	1	1,085	0	0
BOOKING HOLDINGS INC	Stock	09857L108	4,818,777	1,046	SH	SOLE	1	1,046	0	0
BRISTOL-MYERS SQUIBB	COMMON STOCK	110122108	2,493,577	40,886	SH	SOLE	1	40,886	0	0
BRISTOL-MYERS SQUIBB	COMMON STOCK	110122108	4,208	69	SH	DFND	1	69	0	0
BROADCOM INC	Stock	11135F101	6,825,898	40,769	SH	SOLE	1	40,769	0	0
BROOKFIELD CORP NVP	FOREIGN EQUITIES	11271J107	3,744,343	71,458	SH	SOLE	1	71,458	0	0
BROOKFIELD CORP NVP	FOREIGN EQUITIES	11271J107	21,326	407	SH	DFND	1	407	0	0
BROOKFIELD ASSET MGMT LTD CLASS A VOTING SHA	FOREIGN EQUITIES	RE1130041	752,275	15,528	SH	SOLE	1	15,528	0	0
BROOKFIELD ASSET MGMT LTD CLASS A VOTING SHA	FOREIGN EQUITIES	RE1130041	4,941	102	SH	DFND	1	102	0	0
CBRE GROUP INC CL A	Stock	12504L109	218,919	1,674	SH	SOLE	1	1,674	0	0
CME GROUP INC	COMMON STOCK	12572Q105	424,157	1,599	SH	SOLE	1	1,599	0	0
CSX CORP COM	COMMON STOCK	126408103	980,258	33,309	SH	SOLE	1	33,309	0	0
CVS HEALTH CORPORATION	COMMON STOCK	126650100	840,425	12,405	SH	SOLE	1	12,405	0	0
CHEMED CORPORATON	COMMON STOCK	16359R103	1,319,184	2,144	SH	SOLE	1	2,144	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	4,821,339	28,821	SH	SOLE	1	28,821	0	0
CHEVRON CORPORATION	COMMON STOCK	166764100	14,888	89	SH	DFND	1	89	0	0
CISCO SYSTEMS INC	Stock	17275R102	1,830,731	29,672	SH	SOLE	1	29,672	0	0
CITIGROUP INC NEW	COMMON STOCK	172967424	3,982,065	56,094	SH	SOLE	1	56,094	0	0
COCA COLA CO COM	COMMON STOCK	191216100	1,478,577	20,648	SH	SOLE	1	20,648	0	0
COLGATE PALMOLIVE COMPANY	COMMON STOCK	194162103	721,488	7,700	SH	SOLE	1	7,700	0	0
COLGATE PALMOLIVE COMPANY	COMMON STOCK	194162103	10,588	113	SH	DFND	1	113	0	0
CONOCOPHILLIPS COM	Stock	20825C104	1,696,137	16,151	SH	SOLE	1	16,151	0	0
CONSTELLATION BRANDS CLASS A	COMMON STOCK	21036P108	642,662	3,502	SH	SOLE	1	3,502	0	0
CONSTELLATION BRANDS CLASS A	COMMON STOCK	21036P108	9,910	54	SH	DFND	1	54	0	0
COSTCO WHOLESALE CORP	Stock	22160K105	3,103,095	3,281	SH	SOLE	1	3,281	0	0
D R HORTON INC	Stock	23331A109	1,951,657	15,352	SH	SOLE	1	15,352	0	0
DEERE & CO.	COMMON STOCK	244199105	687,098	1,464	SH	SOLE	1	1,464	0	0
DISCOVER FINANCIAL SERVICES	COMMON STOCK	254709108	1,682,912	9,859	SH	SOLE	1	9,859	0	0
DOMINION RES INC VA NEW	Stock	25746U109	382,943	6,831	SH	SOLE	1	6,831	0	0

DUKE ENERGY CORP NEW	Stock	26441C204	1,420,430	11,646	SH	SOLE	1	11,646	0	0
EOG RESOURCES INC	Stock	26875P101	1,290,921	10,067	SH	SOLE	1	10,067	0	0
EBAY INC	COMMON STOCK	278642103	926,657	13,684	SH	SOLE	1	13,684	0	0
EMERSON ELECTRIC CO	COMMON STOCK	291011104	663,295	6,050	SH	SOLE	1	6,050	0	0
ENBRIDGE INC NPV	FOREIGN EQUITIES	29250N105	711,857	16,066	SH	SOLE	1	16,066	0	0
EXXON MOBIL CORP COM	Stock	30231G102	3,336,883	28,058	SH	SOLE	1	28,058	0	0
META PLATFORMS (FORMERLY FACEBOOK INC)	Stock	30303M102	11,704,406	20,308	SH	SOLE	1	20,308	0	0
META PLATFORMS (FORMERLY FACEBOOK INC)	Stock	30303M102	34,581	60	SH	DFND	1	60	0	0
FIDELITY MSCI INFO TECH	ETF - EQUITY	316092808	428,492	2,657	SH	SOLE	1	2,657	0	0
FORTINET INC	Stock	34959E113	928,204	9,643	SH	SOLE	1	9,643	0	0
GENERAL MILLS INC	COMMON STOCK	370334104	535,334	8,954	SH	SOLE	1	8,954	0	0
GILEAD SCIENCES INC	COMMON STOCK	375558103	5,197,611	46,387	SH	SOLE	1	46,387	0	0
HOME DEPOT INC	COMMON STOCK	437076102	1,246,364	3,401	SH	SOLE	1	3,401	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	3,071,349	14,505	SH	SOLE	1	14,505	0	0
HONEYWELL INTL INC COM	COMMON STOCK	438516106	10,799	51	SH	DFND	1	51	0	0
HOOKER FURNITURE CORP	COMMON STOCK	439038100	136,945	13,640	SH	SOLE	1	13,640	0	0
HUNTINGTON BANKSHARES INC	COMMON STOCK	446150104	387,581	25,823	SH	SOLE	1	25,823	0	0
ILLINOIS TOOL WORKS INC	COMMON STOCK	452308109	925,066	3,730	SH	SOLE	1	3,730	0	0
INVESCO QQQ UNIT SER 1	ETF - EQUITY	04609E107	256,962	548	SH	SOLE	1	548	0	0
INTUITIVE SURGICAL INC.	COMMON STOCK	46120E602	1,112,845	2,247	SH	SOLE	1	2,247	0	0
INVESCO BULLETSHS 2031	ETF	46138J429	3,992,470	244,942	SH	SOLE	1	244,942	0	0
INVESCO BULLETSHS 2030	ETF	46138J460	4,547,695	274,128	SH	SOLE	1	274,128	0	0
INVESCO BULLETSHS 2029	ETF	46138J577	2,958,225	159,736	SH	SOLE	1	159,736	0	0
INVESCO BULLETSHS 2027	ETF	46138J783	2,222,789	113,470	SH	SOLE	1	113,470	0	0
INVESCO BULLETSHS 2026	ETF	46138J791	1,684,513	86,523	SH	SOLE	1	86,523	0	0
INVESCO BULLETSHS 2025	ETF	46138J825	684,694	33,111	SH	SOLE	1	33,111	0	0
INVESCO BULLETSHS 2032	ETF	46139W858	4,752,310	233,418	SH	SOLE	1	233,418	0	0
I SHARES TR S & P 500 INDEX FUND	ETF - EQUITY	464287200	779,335	1,387	SH	SOLE	1	1,387	0	0
I SHARES TR S & P 500 INDEX FUND	ETF - EQUITY	464287200	1,103,551	1,964	SH	DFND	1	1,964	0	0
ISHARES MSCI EAFE ETF	FOREIGN EQUITIES	464287465	4,803,987	58,786	SH	SOLE	1	58,786	0	0
I SHARES TR RUSSEL MIDCAP INDEX FD	ETF - EQUITY	464287499	1,777,821	20,901	SH	SOLE	1	20,901	0	0
ISHARES CORE S&P SMALLCAP	ETF - EQUITY	464287804	445,570	4,261	SH	SOLE	1	4,261	0	0
ISHARES NATIONAL MUNI BD	ETF - FIXED	464288414	488,714	4,635	SH	SOLE	1	4,635	0	0
ISHARES INTERNATIONAL SELECT	ETF - EQUITY	464288448	325,710	10,500	SH	SOLE	1	10,500	0	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF - EQUITY	464289438	1,891,683	8,968	SH	SOLE	1	8,968	0	0
ISHARES RUSSELL TOP 200 GROWTH ETF	ETF - EQUITY	464289438	24,679	117	SH	DFND	1	117	0	0
ISHARES TR CORE MSCI EAFE	ETF	46432F842	228,384	3,019	SH	SOLE	1	3,019	0	0
ISHARES IBONDS DEC 2033	ETF	46436E152	4,185,938	171,629	SH	SOLE	1	171,629	0	0



ISHARES IBONDS DEC 2044 TREAS ETF	ETF - FIXED	46438G638	2,634,770	104,062	SH	SOLE	1	104,062	0	0
ISHARES IBONDS DEC 2034 TREAS ETF	ETF - FIXED	46438G646	3,858,667	150,380	SH	SOLE	1	150,380	0	0
J P MORGAN CHASE & CO	Stock	46625H100	10,687,845	43,571	SH	SOLE	1	43,571	0	0
J P MORGAN CHASE & CO	Stock	46625H100	34,342	140	SH	DFND	1	140	0	0
JPMORGAN EQUITY PREMIUM INCOME ETF	ETF	46641Q332	431,321	7,550	SH	SOLE	1	7,550	0	0
JP MORGAN ULTRA SHORT INC ETF	ETF	46641Q837	329,095	6,500	SH	SOLE	1	6,500	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	1,979,432	11,936	SH	SOLE	1	11,936	0	0
JOHNSON & JOHNSON COM	COMMON STOCK	478160104	23,549	142	SH	DFND	1	142	0	0
LABCORP HOLDINGS INC	COMMON STOCK	504922105	302,093	1,298	SH	SOLE	1	1,298	0	0
LENNAR CORP	COMMON STOCK	526057104	1,074,545	9,362	SH	SOLE	1	9,362	0	0
ELI LILLY & CO	COMMON STOCK	532457108	1,686,485	2,042	SH	SOLE	1	2,042	0	0
LOCKHEED MARTIN CORP	COMMON STOCK	539830109	1,323,084	2,962	SH	SOLE	1	2,962	0	0
LOWES COMPANY INC	COMMON STOCK	548661107	6,148,752	26,364	SH	SOLE	1	26,364	0	0
LOWES COMPANY INC	COMMON STOCK	548661107	19,358	83	SH	DFND	1	83	0	0
MARATHON PETE CORP	Stock	56585A102	1,160,083	7,963	SH	SOLE	1	7,963	0	0
MARKEL GROUP INC FORMERLY MARKEL CO	COMMON STOCK	RP5705351	1,547,988	828	SH	SOLE	1	828	0	0
MASTERCARD INC	Stock	57636Q104	9,281,029	16,933	SH	SOLE	1	16,933	0	0
MASTERCARD INC	Stock	57636Q104	24,116	44	SH	DFND	1	44	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	883,012	2,827	SH	SOLE	1	2,827	0	0
MCDONALDS CORP COM	COMMON STOCK	580135101	13,431	43	SH	DFND	1	43	0	0
MERCADOLIBRE INC	COMMON STOCK	58733R102	204,835	105	SH	SOLE	1	105	0	0
MERCK & CO NEW	Stock	58933Y105	4,888,202	54,460	SH	SOLE	1	54,460	0	0
MERCK & CO NEW	Stock	58933Y105	3,859	43	SH	DFND	1	43	0	0
METTLER-TOLEDO INTL	COMMON STOCK	592688105	624,677	529	SH	SOLE	1	529	0	0
MICROSOFT CORPORATION	COMMON STOCK	594918104	19,348,837	51,545	SH	SOLE	1	51,545	0	0
MICROSOFT CORPORATION	COMMON STOCK	594918104	60,811	162	SH	DFND	1	162	0	0
MONDELEZ INTERNATIONAL INC.	COMMON STOCK	609207105	450,102	6,634	SH	SOLE	1	6,634	0	0
MORGAN STANLEY DEAN WITTER DISCOVER & CO	COMMON STOCK	617446448	343,920	2,948	SH	SOLE	1	2,948	0	0
NEXTERA ENERGY INC	Stock	65339F101	3,048,467	43,010	SH	SOLE	1	43,010	0	0
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	205,110	866	SH	SOLE	1	866	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	994,309	1,942	SH	SOLE	1	1,942	0	0
NORTHROP GRUMMAN CORP	COMMON STOCK	666807102	10,240	20	SH	DFND	1	20	0	0
NUCOR	COMMON STOCK	670346105	1,132,362	9,410	SH	SOLE	1	9,410	0	0
NVIDIA CORPORATION	Stock	67066G104	17,313,928	159,753	SH	SOLE	1	159,753	0	0
NVIDIA CORPORATION	Stock	67066G104	48,337	446	SH	DFND	1	446	0	0
OTIS WORLDWIDE CORP	Stock	68902V107	1,042,720	10,104	SH	SOLE	1	10,104	0	0

PNC BANK CORP	COMMON STOCK	693475105	1,820,030	10,355	SH	SOLE	1	10,355	0	0
PNC BANK CORP	COMMON STOCK	693475105	9,667	55	SH	DFND	1	55	0	0
PAYCHEX INC COM	COMMON STOCK	704326107	734,039	4,758	SH	SOLE	1	4,758	0	0
PAYPAL HOLDINGS INC	COMMON STOCK	70450Y103	617,884	9,470	SH	SOLE	1	9,470	0	0
PEPSICO INC COM	COMMON STOCK	713448108	2,632,702	17,559	SH	SOLE	1	17,559	0	0
PFIZER INC COM	COMMON STOCK	717081103	260,341	10,274	SH	SOLE	1	10,274	0	0
PHILLIP MORRIS INTL INC	COMMON STOCK	718172109	1,446,795	9,115	SH	SOLE	1	9,115	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	6,558,995	38,488	SH	SOLE	1	38,488	0	0
PROCTER & GAMBLE CO COM	COMMON STOCK	742718109	16,701	98	SH	DFND	1	98	0	0
PROLOGIS INC	COMMON STOCKS REITS DTC	74340W103	205,669	1,840	SH	SOLE	1	1,840	0	0
QUALCOMM INC	COMMON STOCK	747525103	3,244,640	21,123	SH	SOLE	1	21,123	0	0
RTX CORPORATION (FORMERLY RAYTHEON TECH)	Stock	75513E105	5,904,043	44,573	SH	SOLE	1	44,573	0	0
RTX CORPORATION (FORMERLY RAYTHEON TECH)	Stock	75513E105	21,855	165	SH	DFND	1	165	0	0
REGENERON PHARMACEUTICALS	Stock	75886F107	419,195	661	SH	SOLE	1	661	0	0
ROPER INDS INC NEW	COMMON STOCK	776696106	4,075,679	6,913	SH	SOLE	1	6,913	0	0
ROPER INDS INC NEW	COMMON STOCK	776696106	20,635	35	SH	DFND	1	35	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	3,335,538	6,565	SH	SOLE	1	6,565	0	0
S&P GLOBAL INC	COMMON STOCK	78409V104	19,307	38	SH	DFND	1	38	0	0
SPDR S&P 500 ETF TR TR UNIT	ETF	78462F103	13,129,438	23,471	SH	SOLE	1	23,471	0	0
SALESFORCE INC (FORMERLY SALESFORCE.COM INC)	COMMON STOCK	79466L302	2,105,662	7,847	SH	SOLE	1	7,847	0	0
STARBUCKS CORPORATION	COMMON STOCK	855244109	596,451	6,081	SH	SOLE	1	6,081	0	0
SYSCO CORPORATION	COMMON STOCK	871829107	207,108	2,760	SH	SOLE	1	2,760	0	0
SYSCO CORPORATION	COMMON STOCK	871829107	8,929	119	SH	DFND	1	119	0	0
TJX COMPANIES INC	COMMON STOCK	872540109	8,274,156	67,933	SH	SOLE	1	67,933	0	0
TJX COMPANIES INC	COMMON STOCK	872540109	29,232	240	SH	DFND	1	240	0	0
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	1,002,340	5,578	SH	SOLE	1	5,578	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	4,356,318	8,755	SH	SOLE	1	8,755	0	0
THERMO FISHER SCIENTIFIC INC	COMMON STOCK	883556102	19,903	40	SH	DFND	1	40	0	0
TRACTOR SUPPLY CO	COMMON STOCK	892356106	652,262	11,840	SH	SOLE	1	11,840	0	0
TRAVELERS COMPANIES INC	Stock	89417E109	605,302	2,289	SH	SOLE	1	2,289	0	0
TRUIST FINANCIAL CORPORATION	Stock	89832Q109	436,887	10,617	SH	SOLE	1	10,617	0	0
US BANCORP	COMMON STOCK	902973304	266,676	6,317	SH	SOLE	1	6,317	0	0
UNION PACIFIC CORP	COMMON STOCK	907818108	3,058,752	12,948	SH	SOLE	1	12,948	0	0

UNION PACIFIC CORP	COMMON STOCK	907818108	12,284	52 SH	DFND	1	52	0	0
UNITED PARCEL SERVICE CLASS B	COMMON STOCK	911312106	373,378	3,395 SH	SOLE	1	3,395	0	0
VALERO ENERGY	Stock	91913Y100	841,645	6,373 SH	SOLE	1	6,373	0	0
VANGUARD MEGA CAP ETF	ETF - EQUITY	921910873	217,070	1,078 SH	SOLE	1	1,078	0	0
VANGUARD I S&P 500 ETF USD	COMMON STOCK	922908363	308,340	600 SH	SOLE	1	600	0	0
VANGUARD MID CAP ETF	COMMON STOCK	922908629	363,345	1,405 SH	SOLE	1	1,405	0	0
VERISIGN INC	Stock	92343E106	681,368	2,684 SH	SOLE	1	2,684	0	0
VERIZON COMMUNICATIONS INC	Stock	92343V104	790,177	17,421 SH	SOLE	1	17,421	0	0
VERISK ANALYTICS INC	Stock	92345Y106	680,613	2,287 SH	SOLE	1	2,287	0	0
VISA INC COM CL A	Stock	92826C839	8,926,199	25,471 SH	SOLE	1	25,471	0	0
VISA INC COM CL A	Stock	92826C839	44,856	128 SH	DFND	1	128	0	0
WAL-MART STORES	COMMON STOCK	931142103	1,304,180	14,856 SH	SOLE	1	14,856	0	0
WELLS FARGO & CO NEW	COMMON STOCK	949746101	5,005,857	69,730 SH	SOLE	1	69,730	0	0
XYLEM INC	COMMON STOCK	98419M100	1,580,160	13,228 SH	SOLE	1	13,228	0	0
XYLEM INC	COMMON STOCK	98419M100	10,870	91 SH	DFND	1	91	0	0